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## **CLAIMS**

1	1.	A method of on-line card management comprising:
2		accessing a computer system in a computer network;
3		selecting at least one of a plurality of card management services
4	provided by said computer system; and	
5		inputting data associated with the selected card management
6	service.	
1	2.	A method according to claim 1, wherein said plurality of card
2	management services includes registering at least one card by inputting	
3	associated card data.	
1	3.	An on-line card management system comprising:
2		a computer system accessible via a computer network, said
3	computer system including:	
4		selection means for selecting at least one of a plurality of
5		card management services; and
6		input means for inputting data associated with a selected
7		card management service.
1	4.	An on-line card management system according to claim 3,
2	wherein said plurality of card management services includes registering	
3	at le	east one card by inputting associated card data.

wherein said computer system includes a telephonic user interface.

An on-line card management system according to claim 3,

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system.

- An on-line card management system according to claim 5, 6. 1 wherein said telephonic user interface includes a voice response 2
- A method of on-line card management, wherein the card is 7. 1 issued to a card user by a issuing organization, the method comprising:
- accessing a card management computer system in a computer 3 4 network; and
- selecting at least one of a plurality of card management services 5 provided by said computer system; and inputting data associated with 6 the selected card management service; and 7
- providing said associated data to the issuing organization. 8
- The method as set forth in claim 7 wherein said plurality of card 1 8. management services includes registering at least one card by inputting 2 associated card data. 3
- The method as set forth in claim 7 wherein card management 1 9. services further includes card management services selected from the 2 group consisting of: change of address, request for a new card, 3
- notification of a billing dispute, request for a copy of a bill, a change in 4
- martial status; a change in name and a request for an increase in credit 5
- 6 line.
- The method as set forth in claim 7, or 8, or 9, further including the 1 10.
- step of maintaining a record of the associated data. 2

- 1 11. The method as set forth in claim 10 including the step of
- 2 informing the card user that the card issuing organization has been
- 3 provided the associated data.
- 1 12. A system for on-line card management, wherein the card is
- 2 issued to a card user by a issuing organization, the system comprising:
- means for accessing a card management computer system in a
- 4 computer network;
- 5 means for selecting at least one of a plurality of card
- 6 management services provided by said computer system; and inputting
- 7 data associated with the selected card management service; and
- 8 means for providing said associated data to the issuing
- 9 organization.
- 1 13. The on-line card management system as set forth in claim 12
- 2 wherein said plurality of card management services includes registering
- 3 at least one card by inputting associated card data.
- 1 14. The on-line card management system as set forth in claim 13
- 2 wherein said card management services further includes card
- 3 management services selected from the group consisting of: change of
- 4 address, request for a new card, notification of a billing dispute, request
- 5 for a copy of a bill, a change in martial status, change in name and a
- 6 request for an increase in credit line.
- 1 15. The on-line card management system as set forth in claim 12, or
- 2 13, or 14, further including means for maintaining a record of the
- 3 associated data.

- 1 16. The on-line card management system as set forth in claim 15
- 2 including means for informing the card user that the card issuing
- 3 organization has been provided the associated data.
- 1 17. The on-line card management system of claim 16 wherein said
- 2 computer system includes a telephonic user interface.